

EXHIBIT 12

From: riothatruth@gmail.com
To: SMapes@lgamerica.com
Subject: Re: Banner Life Insurance - Claim # LC109107 - Angelo Belvin
Date: Fri, 7 Apr 2023 20:10:57 +0000

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My Mother spoke with one of my father's sisters today and they said that tha original policy was named too me , but once it was changed by his niece latoya , she then made it out to her self. Is there any way that you could give me a call so that I could better understand that policy paper ?